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Certificate of Notice Page 1 of 4
United States Bankruptcy Court
Eastern District of Pennsylvania

In re: Stacy Marie Vibbert Debtor Case No. 18-16984-ref Chapter 13

#### **CERTIFICATE OF NOTICE**

District/off: 0313-4 User: dlv Page 1 of 2 Date Rcvd: Nov 14, 2018 Form ID: 3091 Total Noticed: 25

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Nov 16, 2018.
                 +Stacy Marie Vibbert,
db
                                           412 Buckingham Drive, Northampton, PA 18067-1655
                 +WILLIAM MILLERR, Interim Chapter 13 Trustee, 2901 St. Lawrence Avenue, Suite 100,
tr
                   Reading, PA 19606-2265
smg
                 +Bureau of Audit and Enforcement,
                                                         City of Allentown,
                                                                                  435 Hamilton Street,
                   Allentown, PA 18101-1603
                 City Treasurer, Eighth and Washington Streets, Reading, PA 19601
+Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre
smg
                                               3501 Corporate Pkwy, P.O. Box 520,
                                                                                           Centre Valley, PA 18034-0520
smg
                 +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
sma
                 +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300 +Hyundai Motor Finance, 4000 Macarthur Blvd Ste, Newport Beach, CA 92660-2558 +Quicken Loans Inc., KML Law Group, P.C., 710 Market St, Ste 5000,
smg
                 +Hyundai Motor Finance, 4000 Macarthur Blv
+Ouicken Loans Inc., KML Law Group, P.C.,
14215830
                 +Quicken Loans Inc., KML Law
Philadelphia, PA 19106-2312
14220005
14215833
                                   Attn: Bankruptcy,
                                                          4315 Pickett Rd, Saint Joseph, MO 64503-1600
                 +SST/Best Egg,
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
                  E-mail/Text: mccrystallaw@gmail.com Nov 15 2018 03:54:48 MICHAEL J. MCCRYSTAL, 151 Main Street, Suite A, Emmaus, PA 18049
aty
sma
                  E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 15 2018 03:55:18
                   Pennsylvania Department of Revenue,
                                                              Bankruptcy Division, P.O. Box 280946,
                 Harrisburg, PA 17128-0946
+E-mail/Text: usapae.bankruptcynotices@usdoj.gov Nov 15 2018 03:55:53
smg
                                                                                                      U.S. Attorney Office,
                   c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
                 +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Nov 15 2018 03:55:36
                                                                                                United States Trustee,
ust.
                                                     833 Chestnut Street, Suite 500,
                                                                                               Philadelphia, PA 19107-4405
                   Office of the U.S. Trustee,
                 +EDI: AMEREXPR.COM Nov 15 2018 08:38:00
                                                                            Correspondence, Po Box 981540,
14215824
                                                                   Amex,
                   El Paso, TX 79998-1540
                 +EDI: BANKAMER.COM Nov 15 2018 08:38:00
                                                                                         Nc4-105-03-14,
14215825
                                                                   Bank Of America,
                   Greensboro, NC 27420-6012
14215826
                 +EDI: CAPITALONE.COM Nov 15 2018 08:38:00
                                                                      Capital One,
                   Attn: General Correspondence/Bankruptcy,
                                                                    Po Box 30285, Salt Lake City, UT 84130-0285
14215827
                 +EDI: CHASE.COM Nov 15 2018 08:38:00
                                                                Chase Card Services,
                                                                                          Attn: Correspondence,
                   Po Box 15278, Wilmington, DE 19850-5278
                 +EDI: WFNNB.COM Nov 15 2018 08:38:00 CC
PO Box 182125, Columbus, OH 43218-2125
14215829
                                                                Comenity Bank/Lane Bryant, Attn: Bankruptcy,
                 +EDI: HY11.COM Nov 15 2018 08:38:00
14223407
                                                               Hyundai Lease Titling Trust,
                                                                                                 PO Box 20809,
                   Fountain Valley, CA 92728-0809
14215831
                 +E-mail/Text: bk@lendingclub.com Nov 15 2018 03:56:12
                                                                                  Lending Club Corp, 71 Stevenson St,
                 Suite 300, San Francisco, CA 94105-2985
+EDI: PRA.COM Nov 15 2018 08:38:00 PRA
                                                             PRA Receivables Management, LLC, PO Box 41021,
14216288
                   Norfolk, VA 23541-1021
14215832
                 +E-mail/Text: bankruptcyteam@quickenloans.com Nov 15 2018 03:55:50
                                                                                                   Ouicken Loans,
                 1050 Woodward Ave, Detroit, MI 4:
+EDI: RMSC.COM Nov 15 2018 08:38:00
                                          Detroit, MI 48226-1906
14215835
                                                              Synchrony Bank/Lowes, Attn: Bankruptcy,
                 Po Box 965060, Orlando, FL 32896-5060
+EDI: RMSC.COM Nov 15 2018 08:38:00 S
14215836
                                                               Synchrony Bank/Sams, Attn: Bankruptcy,
                                                                                                               Po Box 965060,
                   Orlando, FL 32896-5060
                                                                                                          TOTAL: 15
             ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
+WILLIAM MILLER*R, Interim Chapter 13 Trustee, 2901
aty*
                                                                          2901 St. Lawrence Avenue, Suite 100,
                   Reading, PA 19606-2265
14215828*
                 +Chase Card Services, Attn: Correspondence, Po Box 15278,
                                                                                          Wilmington, DE 19850-5278
                                                          4315 Pickett Rd, Saint Joseph, MO 64503-1600
14215834*
                                  Attn: Bankruptcy,
                 +SST/Best Egg,
                                                                                                         TOTALS: 0, * 3, ## 0
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Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 16, 2018 Signature: /s/Joseph Speetjens

### Certificate of Notice Page 2 of 4

District/off: 0313-4 User: dlv Page 2 of 2 Date Rcvd: Nov 14, 2018

Form ID: 309I Total Noticed: 25

### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)

system on November 14, 2018 at the address(es) listed below:

MICHAEL J. MCCRYSTAL on behalf of Debtor Stacy Marie Vibbert mccrystallaw@gmail.com, sueparalegal@gmail.com

REBECCA ANN SOLARZ on behalf of Creditor Quicken Loans Inc. bkgroup@kmllawgroup.com United States Trustee USTPRegion03.PH.ECF@usdoj.gov

WILLIAM MILLER\*R ecfemail@FredReigleCh13.com, ECF\_FRPA@Trustee13.com
WILLIAM MILLER\*R on behalf of Trustee WILLIAM MILLER\*R ecfemail@FredReigleCh13.com, ECF\_FRPA@Trustee13.com

TOTAL: 5

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Information to identify the case:						
Debtor 1	otor 1 Stacy Marie Vibbert		Social Security number or ITIN xxx-xx-3582		xxx-xx-3582	
	First Name	Middle Name	Last Name	<del>-</del>	EIN	
Debtor 2				-	Social Security number or ITIN	
(Spouse, if filing)	First Name	Middle Name	Last Name		EIN	
United States Bankruptcy Court Eastern District		trict of Pennsylvania		Date case filed for chapter 13	10/19/18	
Case number: 18-	-16984-ref					

### Official Form 309I

### **Notice of Chapter 13 Bankruptcy Case**

\*\*Debtor's Photo ID &Social Security Card Must Be Presented at 341 Hearing\*\*

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <a href="https://www.pacer.gov">www.pacer.gov</a>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Debtor's full name	Stacy Marie Vibbert	- 1.0 - 0.1 - 0.0 - 0.1
	Stacy Marie Vibbert	
All other names used in the last 8 years		
Address	412 Buckingham Drive Northampton, PA 18067	
<b>Debtor's attorney</b> Name and address	MICHAEL J. MCCRYSTAL 151 Main Street Suite A Emmaus, PA 18049	Contact phone (610) 262–7873  Email: mccrystallaw@gmail.com
Bankruptcy trustee Name and address	WILLIAM MILLER*R Interim Chapter 13 Trustee 2901 St. Lawrence Avenue, Suite 100 Reading, PA 19606	Contact phone 610–779–1313  Email: ecfemail@FredReigleCh13.com
Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov.	400 Washington Street Suite 300 Reading, PA 19601	Hours open: Philadelphia Office — 8:30 A.M. to 5:00 P.M Reading Office — 8:00 A.M. to 4:30 P.M.  Contact phone (610)2085040  Date: 11/14/18
	Address  Debtor's attorney Name and address  Bankruptcy trustee Name and address  Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at	Address  412 Buckingham Drive Northampton, PA 18067  MICHAEL J. MCCRYSTAL 151 Main Street Suite A Emmaus, PA 18049  Bankruptcy trustee Name and address  WILLIAM MILLER*R Interim Chapter 13 Trustee 2901 St. Lawrence Avenue, Suite 100 Reading, PA 19606  Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at You may inspect all records filed in this case at this office or online at  Address  400 Washington Street Suite 300 Reading, PA 19601

For more information, see page 2

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Debtor Stacy Marie Vibbert Case number 18–16984–ref

7.	Meeting of creditors  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	December 11, 2018 at 02:30 PM  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Bar Association of Lehigh County, Meeting Rooms – Lower Level, 1114 West Walnut Street, Allentown, PA 18102				
8.	Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts:  You must file:  a motion if you assert that the debtors are not entitled to receive under U.S.C. § 1328(f), or	Filing deadline: 2/9/19 a discharge				
		<ul> <li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul>					
		Deadline for all creditors to file a proof of claim Filing deadline: 12/28/18 (except governmental units):					
		Deadline for governmental units to file a proof of claim:	Filing deadline: 4/17/19				
		Deadlines for filing proof of claim:  A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="https://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office.  If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.  Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.					
		Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors				
9.	Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee of 150.00 The hearing on confirmation will be held on: 1/31/19 at 09:00 AM, Location: Courtroom 1, Third Floor, The Ma PA 19601					
10	D. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, extend the deadline in this notice. Consult an attorney familiar with questions about your rights in this case.					
11	1. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.					
12	2. Exempt property	The law allows debtors to keep certain property as exempt. Fully exto creditors, even if the case is converted to chapter 7. Debtors must you may inspect that list at the bankruptcy clerk's office or online at does not authorize an exemption that debtors claimed, you may file	st file a list of property claimed as exempt.  www.pacer.gov. If you believe that the law				
13	3. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debt However, unless the court orders otherwise, the debts will not be di are made. A discharge means that creditors may never try to collect as provided in the plan. If you want to have a particular debt except 523(a)(2) or (4), you must file a complaint and pay the filing fee in the you believe that the debtors are not entitled to a discharge of any on must file a motion. The bankruptcy clerk's office must receive the olexemptions in line 8.	scharged until all payments under the plan t the debt from the debtors personally except ed from discharge under 11 U.S.C. § he bankruptcy clerk's office by the deadline. If f their debts under 11 U.S.C. § 1328(f), you				